

1 ABSTRACT OF THE DISCLOSURE

2 A computerized system and method for providing cost savings for
3 utility users is shown and which includes defining a database in a host
4 computer; storing in the database variable business information from a
5 plurality of goods and services providers; receiving into the host
6 computer goods and services related consumption information and
7 determining an optimal business expense from the variable business
8 expense information to provide cost savings for the customer; processing
9 the optimal business expense information, and goods and services
10 consumption information to provide usage-based computer viewable data
11 which is associated with a consumer's consumption of the goods and
12 services; and providing the customer with computer access to the
13 computer viewable data and wherein the customer can view the computer
14 viewable data, from a location remote to the host computer.
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